

EXHIBIT H

WWW.OCWEN.COM

November 03, 2012

Robert Gacuta

3920 Dundee Rd
Northbrook, IL 60062-0000Loan Number: 7130563187
Property Address: 850 Keystone Circle, Northbrook, IL 60062-0000

Dear Borrower(s):

As your mortgage servicer, Ocwen Loan Servicing, LLC ("Ocwen") is prepared to assist customers such as you who are experiencing a financial hardship that makes it difficult to meet your mortgage obligations. However, in order for Ocwen to recommend potential options, you must submit all required documentation listed below. If all requested documents are not submitted or are not complete, your application will not be reviewed.

The review process will take up to 30 days after the receipt of the completed package. During this time, Ocwen will not delay or stop any collection or legal activity on your loan. Therefore, it is important to complete the package and fax it back to Ocwen as quickly as possible. Please ensure all items on the checklist are submitted.

- ☐ **Signed and completed Request for Financial Information – Exhibit A**
- ☐ **2 most recent pay stubs for all employed Borrowers and documentation of other sources of income (child support, alimony, rental income, social security, etc.)**
 - ☐ **W-2 Statement OR Federal Income Tax Forms (SELF EMPLOYED ONLY)**
 - ☐ **2 most recent Bank Statements for all checking and savings accounts**

Please fax the financial statement and documents to:

Ocwen Loan Servicing, LLC
(407) 737-6174*Before returning the application, please make sure to sign and date the form.*

Sincerely,

Ocwen Loan Servicing, LLC

7130563187

ALTLTR2.51

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852